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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

#### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pá	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Leslie	
		First name	First name
	Write the name that is on	D.	
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Stanback	
	license or passport	Last name	Last name
	Bring your picture		
	identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
_	meeting with the trustee.		
2.	All other names you	Leslie	
	have used in the last	First name	First name
	8 years	N.C. alalla con accord	NA: della conserva
	Include your married or	Middle name	Middle name
	maiden names.	Stanback, Jr. Last name	Last name
		Last Harrie	Last Harrie
		First name	First name
		Thathane	THOCHAING
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 0963	xxx - xx-
	of your Social Security number or		
	federal Individual	OR	OR
	Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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D	ebtor 1 Leslie First Name	D. Stanback Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2131 Delaware Rd.  Number Street	Number Street
		Waukegan Illinois 60087	
		City State Zip Code	City State Zip Code
		Lake County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Leslie	D.	Stanback	Case number (if kno	wn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy	Case		
7. The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see <i>Notice Req</i> 2010)). Also, go to the top of page 1 and		
8. How you will pay the fee	more details about cashier's check, of may pay with a command pay with a command pay the landividuals to Pay I request that migudge may, but is the official pover you choose this command pay.	out how you may pay. Typically, if you or money order. If your attorney is stredit card or check with a pre-print refee in installments. If you choose ay Your Filing Fee in Installments (Congree be waived (You may request as not required to, waive your fee, arrity line that applies to your family s	ou are paying the submitting your led address. e this option, sig Official Form 103 t this option only and may do so onl size and you are u	• •
9. Have you filed for bankruptcy within the last 8 years?	V No.  Yes. District  District  District	WhenWhenWhen	MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go	2. Indlord obtained an eviction judgment a p to line 12. I out <i>Initial Statement About an Eviction</i> Is bankruptcy petition.		<i>t You</i> (Form 101A) and file it with

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De	btor 1 Leslie First Name		D.	ldle Name	Stanback Last Name	Case nur	mber (if known)	
Pa	rt 3: Report About Any	Busir	nesses	You Own as a So	le Proprietor			
	Are you a sole proprietor of any full-	<b>✓</b>	No.	Go to Part 4.				
	or part-time business?		Yes.	Name and location	of business			
	A sole proprietorship is a business you			Name of business, i	if any			
operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.				Number	Stree	rt		
	If you have more than one sole			City		State	Zip Cod	e
	proprietorship, use a separate sheet and			Check the approp	oriate box to de	scribe your business:		
	attach it to this			Health Care	Business (as d	efined in 11 U.S.C. §	101(27A))	
petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))								
				_		11 U.S.C. § 101(53A)		
			Commodity Broker (as defined in 11 U.S.C. § 101(6))  None of the above					
					45010			
	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	appi shee	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B).					
	For a definition of	<b>✓</b>	No.	I am not filing unde	r Chapter 11.			
	small business debtor, see 11 U.S.C. § 101(51D).		No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
	101(015).		Yes.					
Pa	rt 4: Report if You Owr	or H	ave A	ny Hazardous Pro	perty or Any I	Property That Need	ds Immediate Atte	ntion
14.	Do you own or have		No					
	any property that		No. Yes	What is the hazard?				
	poses or is alleged to pose a threat of	ш	100.	What is the nazara:				
	imminent and identifiable hazard to public health or			If immediate attention	is needed, why	is it needed?		
	safety? Or do you			Where is the property?	?			
	own any property that needs immediate attention?				Number	Street		
	For example, do you							
	own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				City		State	Zip Code

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 Debtor 1
 Leslie
 D.
 Stanback
 Case number (if known)

 First Name
 Middle Name
 Last Name

#### Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Leslie First Name		nback Case number (if kr.	nown)
	estions for Reporting Purposes	Name	
16. What kind of debts do you have?	16a. Are your debts primarily co "incurred by an individual pr No. Go to line 16b.  ✓ Yes. Go to line 17.  16b. Are your debts primarily bu money for a business or inve No. Go to line 16c.  ✓ Yes. Go to line 17.	consumer debts? Consumer debts are consumer debts? Business debts are consument or through the operation of the consumer debts or lower that are not consumer debts or lower than the consumer	sehold purpose."  debts that you incurred to obtain the business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fund  No.		oroperty is excluded and administrative cured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below	I have averaged this patition and		
For you	correct.  If I have chosen to file under Char of title 11, United States Code. I under Chapter 7.  If no attorney represents me and I out this document, I have obtained I request relief in accordance with I understand making a false stater connection with a bankruptcy cas both. 18 U.S.C. §§ 152, 1341, 15	oter 7, I am aware that I may proceed, inderstand the relief available under did not pay or agree to pay someoned and read the notice required by 11 the chapter of title 11, United States ment, concealing property, or obtaining e can result in fines up to \$250,000,	s Code, specified in this petition.
	/s/ Leslie Stanback Signature of Debtor 1		of Debtor 2
	Executed on 3/1/2018	Executed	d on

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Debtor 1 Leslie	D.	Stanback	Case number (if k	known)			
First Name	Middle Name	Last Name					
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the			
If you are not	debtor(s) the notice req	uired by 11 U.S.C. §	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I			
represented by an	have no knowledge after	er an inquiry that the i	nformation in the schedu	ules filed with the petition is incorrect.			
attorney, you do not	4-5						
need to file this page.	/s/ Nathan Delman		Date	3/1/2018			
	Signature of Attorney	for Debtor	M	M / DD / YYYY			
	Nathan Delman						
	Printed name						
	Semrad Law Firm						
	Firm name						
	5101 Washington Str	reet					
	Street						
	Unit 29						
	Gurnee		Illinois	60031			
	City		State	Zip Code			
	Contact phone	3124473700	Email address	ndelman@semradlaw.com			
	6296205		Illinois				
	Bar number		State	State			

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Fill in this information to identify your case:						
Debtor 1	Leslie	D.	Stanback			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(State)			

Check	if t	his	is	an
amend	ed	filir	ng	

#### Official Form 106Sum

#### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Schedule A/B: Property (Official Form 106A/B)	Value of what you own
· · · · · · · · · · · · · · · · · · ·	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	¢4.220.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$4,330.00
1c. Copy line 63, Total of all property on Schedule A/B	\$4,330.00
2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u> </u>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$47,793.53
a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$9,820.34
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total liabilities	\$57,613.87

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Del	btor 1 Leslie	D.	Stanback	Case number (if known)				
	First Name	Middle Name	Last Name					
Part	Answer These Qu	estions for Administrati	ve and Statistical Recor	ds				
6.	Are you filing for bankrupt	cy under Chapters 7, 11, or	13?					
	No. You have nothing t	o report on this part of the for	m. Check this box and submi	it this form to the court with your other sche	dules.			
	Yes.							
7. <b>\</b>	What kind of debt do you h	nave?						
		rily consumer debts. Consur rpose. 11 U.S.C. § 101(8). Fi		oy an individual primarily for a personal, purposes. 28 U.S.C. § 159.				
		marily consumer debts. You ith your other schedules.	ı have nothing to report on th	is part of the form. Check this box and sub-	mit			
8.		our Current Monthly Income Form 122B Line 11; OR, For		nthly income from Official	\$2,246.26			
9.	Copy the following spec	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:						
	From Part 4 on Schedul	e E/F, copy the following:	Total claim					
	9a. Domestic support obli	gations (Copy line 6a.)	\$47,293.53					
	9b. Taxes and certain other	er debts you owe the governm	nent. (Copy line 6b.)	\$500.00				
	9c. Claims for death or pe							
	9d. Student loans. (Copy	line 6f.)		\$0.00				
		t of a separation agreement or	rt as \$0.00					
	priority claims. (Copy line	ög.)	\$0.00					
	9f. Debts to pension or pr	ofit-sharing plans, and other s	similar debts. (Copy line 6h.)	<del>Ψ</del> 0.00				
	9g. <b>Total.</b> Add lines 9a th	rough 9f.		\$47,793.53				

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F:11-1-1-1-1	:f	to interest							
Fill in this	information	to identify your o	ase:						
Debtor 1	Leslie		D.		Stanback				
Debtor 2	First	Name	Middle N	lame	Last Name				
(Spouse, if fi	First I	Name	Middle N	lame	Last Name				
United Sta	ates Bankrup	tcy Court for the:	Northern		District of Illinois				
Case num	nher				(State)				
(If known)									
Officia	al Form	106A/B						Check if this is an amended filing	
		/B: Prope	rtv					12/1	
In each ca category v responsib write your	ategory, sep where you t le for supply r name and	arately list and o hink it fits best. I ring correct infor case number (if l	describe items. Li Be as complete a mation. If more s (nown). Answer e	nd acc pace is very qu	sset only once. If an asset to urate as possible. If two ma needed, attach a separate estion. Other Real Estate You (	rried people a sheet to this	re filing together, both a form. On the top of any a	re equally	
1. Do you			quitable interest	in any i	esidence, building, land, o	similar prope	rty?		
<b>✓</b>	No. Go to F	Part 2							
	Yes. Where	is the property?							
					is the property? Check all the	nat apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>	
1.1	Street address, if available, or other description		other description		ngle-family home			laims Secured by Property.	
				ш	uplex or multi-unit building ondominium or cooperative		Current value of the	Current value of the	
					anufactured or mobile home		entire property?	portion you own?	
				HL	and				
	Number	Street		In	vestment property		Describe the nature o interest (such as fee s		
	City State	Zip Code	Timeshare Other			the entireties, or a life estate), if known.			
	City	State	Zip ooud	one.	nas an interest in the prope	e <b>rty?</b> Check	Check if this is co (see instructions)	mmunity property	
					ebtor 2 only				
				ш	ebtor 1 and Debtor 2 only least one of the debtors and	anothor			
				ш					
				prope	r information you wish to ac erty identification number:	id about this i	tem, such as local		
If you	own or have	e more than one, l	ist here:						
1.2					is the property? Check all the	nat apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>	
1.2	Street addre	ess, if available, or	other description	_	ngle-family home uplex or multi-unit building			ims Secured by Property.	
	-				ondominium or cooperative		Current value of the	Current value of the	
				H	anufactured or mobile home		entire property?	portion you own?	
	Number	Street		▐▋Ŀ	and				
	Number	Street			vestment property		Describe the nature o interest (such as fee s		
	City	State	Zip Code		meshare ther		the entireties, or a life	e estate), if known.	
	,		·	Who I	nas an interest in the prope	erty? Check	Check if this is co	mmunity property	
					ebtor 1 only				
				_	ebtor 2 only				
				D	ebtor 1 and Debtor 2 only				
				A A	least one of the debtors and	another			
					r information you wish to ac erty identification number:	ld about this i	tem, such as local		

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Debtor 1	Leslie First Name	D. Middle Name	Stanback Last Name	Case number	(if known)	
	et address, if available, or ot	[	What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
City	State	] ] ] ]	Investment property Timeshare Other  Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)	imple, tenancy by e estate), if known.
	the dollar value of the po ve attached for Part 1. Wi	rtion you own for a		uding any entrie	s for pages	
<b>Do you ow</b> you own t	hat someone else drives. If y	equitable interest ou lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executo			
3. Cars, va		ility vehicles, motoro	cycles			
3.1	Make  Model: Year: Approximate mileage:	Mercury Grand Marquis 1997	Who has an interest in the pro one.  ✓ Debtor 1 only  Debtor 2 only	perty? Check	the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.  Current value of the
	Other information:		Debtor 1 and Debtor 2 only  At least one of the debtors ar  Check if this is community instructions)		entire property? \$2475.00	portion you own? \$2475.00
3.2	Make Model: Year: Approximate mileage:		Who has an interest in the pro one.  Debtor 1 only  Debtor 2 only	perty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors ar  Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Leslie First Name	D. Middle Name	Stanback Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule Lims Secured by Property.</i> Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communication.	nly rs and another	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule Lims Secured by Property</i> .  Current value of the portion you own?
		•	recreational vehicles, other fishing vessels, snowmobiles,	•		
4.1			Who has an interest in the	property? Check		claims or exemptions. Pu
4.1	Yes		Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is communication.	nly rs and another	the amount of any secu	red claims on <i>Schedule</i> .
	Yes  Make  Model: Year: Approximate mileage:		one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor	nly rs and another nity property (see property? Check	the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule in ims Secured by Property.  Current value of the

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Debtor 1 Leslie D. Stanback Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$250.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... x1 television \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here .....

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D. Stanback Debtor 1 Leslie Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$5.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>-</sup>	tor 1 Leslie	D.	Stanback	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	otes, and money orders.	
	<b>✓</b> No				
	Yes. Give specific information about them	Issuer name:			
		·-			
21.	Retirement or pension Examples: Interests in IF		, thrift savings account	s, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			_
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ Yes	Electric:			_
		Gas:			_
		Heating oil:			
		Security deposit on rental unit:	Landlord		\$1150.00
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			

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Debt	or 1 Leslie First Name	D. Middle Name	Stanback Last Name	Case number (if known)	
24.		n education IRA, in an account in a c		er a qualified state tuition program.	
		530(b)(1), 529A(b), and 529(b)(1).	,		
	No Yes	Institution name and description. Separ	ately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.	Trusts equita	ble or future interests in property (of	ther than anything listed in line	1) and rights or powers	
20.		or your benefit	mor than anything notos in this	in and rights of policies	
	✓ No				
	Yes. Desc	1be			
0.6	Dotonto com	minhto tundomoulso tundo consta ou	ad ather intellectual measure.		
26.		rrights, trademarks, trade secrets, ar met domain names, websites, proceeds		ements	
	✓ No				
	Yes. Desc	ibe			
27.		nchises, and other general intangible ding permits, exclusive licenses, cooper		icenses, professional licenses	
	<b>✓</b> No				
	Yes. Desc	ribe			
Mor	ney or proper	ty owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper				portion you own? Do not deduct secured
	Tax refunds ov	ved to you			portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s abou	ved to you pecific information them, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s abou you a	ved to you pecific information		Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds ov  ✓ No  — Yes. Give s abou you a and t	pecific information t them, including whether lready filed the returns ne tax years			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s abou you a and t	pecific information t them, including whether lready filed the returns ne tax years	port, child support, maintenance,	State:  Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t	pecific information t them, including whether lready filed the returns ne tax years	port, child support, maintenance,	State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years	port, child support, maintenance,	State:  Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spousal sup	port, child support, maintenance,	State:  Local:  divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spousal sup	port, child support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spousal sup	port, child support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t  \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past	pecific information t them, including whether lready filed the returns ne tax years t due or lump sum alimony, spousal sup	port, child support, maintenance,	State:  Local:  divorce settlement, property settlement  Alimony:  Maintenance:  Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past No Yes. Give s  Other amount Examples: Unp	pecific information them, including whether lready filed the returns ne tax years  t due or lump sum alimony, spousal sup pecific information	s, disability benefits, sick pay, vaca	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	pecific information them, including whether lready filed the returns he tax years  t due or lump sum alimony, spousal sup pecific information	s, disability benefits, sick pay, vaca	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family support Examples: Past No Yes. Give s  Other amount Examples: Unp	pecific information t them, including whether liready filed the returns ne tax years  t due or lump sum alimony, spousal sup pecific information	s, disability benefits, sick pay, vaca	State: Local:  divorce settlement, property settlement  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1	Leslie	D.	Stanback	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		erests in insurance amples: Health, disab		alth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	<b>✓</b>	No Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	If y		y of a living trust, expect	someone who has died proceeds from a life insurance polic	y, or are currently entitled to receive	
	<b>✓</b>	No Yes. Describe				
33.				you have filed a lawsuit or made urance claims, or rights to sue	a demand for payment	
	<b>✓</b>	No Yes. Describe				
34.		her contingent and set off claims	unliquidated claims of	every nature, including countered	claims of the debtor and rights	
	<b>✓</b>	No Yes. Describe				
35.	An	y financial assets y	ou did not already list			
	<b>✓</b>	No Yes. Describe				
36.			-	m Part 4, including any entries fo		\$1155.00
Part	5.	Describe Any B	usiness-Related Pro	perty You Own or Have an l	nterest In. List any real estate in Pai	t1.
37.				terest in any business-related pr		
57.		•	iy iogai oi equitable III	torost in any business-related pr		Current value of the
		No. Go to Part 6. Yes. Go to line 38.				portion you own? Do not deduct secured claims or exemptions
38.	Ac	counts receivable o	or commissions you alr	eady earned		
	<b>✓</b>	No Yes. Describe				
39.			nishings, and supplies ated computers, software	e, modems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, elec	etronic devices
	<b>✓</b>	No Yes. Describe				

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Deb	tor 1 Leslie	D.	Stanback	Case number (if known)	
10	First Name	Middle Name	Last Name	two do	
40.		equipment, supplies you use in	business, and tools of yo	ur trade	
	No No Describe				
	Yes. Describe				
	-				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
	Yes. Give specific	Name	of entity:	% of ownership:	
	information about				<u> </u>
	them				
					· ———
43	Customer lists mailing	lists, or other compilations			
70.		, note, or other complications			
	No Vee Do your lists i	include personally identifiable info	rmation (as defined in 11 L	ISC 8 101(//14)\2	
	Tes. Bo your lists i	inolade personally identifiable line	imation (as defined in 11 c	7.0.0. 3 101(4179):	
	☐ No				
	Yes. Desc	cribe			
44.	Any business-related	property you did not already li	st		
	<b>✓</b> No				
	Yes. Give specific				<del>_</del>
	information				
					<u> </u>
		all of your entries from Part 5, er here		pages you have attached	ļ
<b>•</b>					
Part		arm- and Commercial Fish niterest in farmland, list it in Part 1		You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable interest i	n any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own?  Do not deduct secured claims
					or exemptions
47.	Farm animals Examples: Livestock, p	oultry, farm-raised fish			
	Yes. Describe				
	<u> </u>				

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Debt	or 1	Leslie First Name	D. Middle Name	Stanback Last Name	Cas	e number (if known)	
48.	Cro	ps-either growing	or harvested				
	<b>✓</b>	No Yes. Describe					
49.	Far	m and fishing equi	pment, implements, machinery, fi	xtures, and tools of	trade		
	<b>✓</b>	No Yes. Describe					
50.	Far	m and fishing supp	lies, chemicals, and feed				
	<b>✓</b>	No					
		Yes. Describe					
51.	Any	y farm- and comme	rcial fishing-related property you	did not already list			
	<b>✓</b>	No					
		Yes. Describe					
			II of your entries from Part 6, incl		r pages you ha	ave attached	
for Pa ▶	rt 6	. Write that numbe	r here				
Part 7			pperty You Own or Have an In		u Did Not Lis	st Above	
53.			perty of any kind you did not alreats, country club membership	ady list?			
	<b>✓</b>	No					
		Yes. Give specific information					
54 0	14 +1	ao dollar valuo of a	II of your entries from Part 7. Writ	a that number here			
J4. AC	.u ti	ie dollar value of a	ii oi your entiles iioiii i ait 7. wiit	e that humber here			
Part 8	3:	List the Totals o	f Each Part of this Form				
55. <b>P</b>	art	1: Total real estate	e, line 2			<b></b>	
56. <b>p</b>	art	2 total vehicles, lir	ne 5	\$2475.00			
57. <b>P</b> a	art (	3: Total personal a	nd household items, line 15	\$700.00			
58. <b>P</b> :	art 4	4: Total financial as	ssets, line 36	\$1155.00			
59. <b>P</b>	art	5: Total business-r	elated property, line 45	ψ1100.00			
60. <b>P</b>	art	6: Total farm- and	fishing-related property, line 52	_			
61. <b>P</b>	art	7: Total other prop	erty not listed, line 54				
62. <b>T</b>	ota	l personal property	Add lines 56 through 61	\$4330.00		Copy personal property total	+ \$4330.00
						Copy personal property total	<b></b>
63. <b>T</b> c	otal	of all property on \$	Schedule A/B. Add line 55 + line 62				\$4330.00

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Leslie	D.	Stanback
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt						
1.		•	. , , , , , , , , , , , , , , , , , , ,					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description:  Mercury Grand Marquis, 1997 Line from	\$2,475.00	\$2,400.00; \$75.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)				
	Schedule A/B: 03  Brief			735 ILCS 5/12-1001(b)				
	description:	\$250.00	\$250.00	733 1203 3/12-1001(b)				
	Used Furniture		\$250.00	_				
	Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit					
3.	<b>✓</b> No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Debtor 1 Leslie D. Stanback Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$350.00 description: **✓** \$350.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 x1 television 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$1,150.00 description: **✓** \$1,150.00 Security deposit on 100% of fair market value, up to any rental unit, Landlord applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$5.00 description: **✓** \$5.00 Checking account, 100% of fair market value, up to any Chase applicable statutory limit

Line from Schedule A/B:

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			3.			
Fill in this info	rmation to identify your ca	ase:				
Debtor 1	Leslie	D.	Stanback			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	-					
Official	Form 106D			J		Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space is			e are filing together, both are equ nber the entries, and attach it to t			
1. Do any	creditors have claims s	ecured by your proper	ty?			
✓ No.	Check this box and subn	nit this form to the court v	vith your other schedules. You hav	e nothing else to repo	ort on this form.	
Yes	. Fill in all of the information	n below.				
Part 1: List	All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill in t	this inforn	nation to identify your c	case:					
Debto	r 1	Leslie	D.	Stanback				
Debto	r 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	I States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case r	number n)							
Offic	cial Fo	orm 106E/F				Chec	k if this is an	amended filing
Scł	nedu	ıle E/F: Cre	editors Who	o Have Unsecured	d Claims			12/1
other p Form 1 claims the ent known Part 1	party to a 06A/B) at that are tries in th).  List A O any cro	ind executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At All of Your PRIORIT	s or unexpired leases t ecutory Contracts and C Creditors Who Hold Cla		xecutory contract: ). Do not include a ce is needed, copy	s on <i>Schedul</i> iny creditors the Part you	e <i>A/B: Prope</i> with partial uneed, fill it	erty (Official lly secured out, number
2. L	sted, iden As much a Continuati	itify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	s more than one priority unsecured claim ority and nonpriority amounts, list that coording to the creditor's name. If you has a particular claim, list the other creditors as for this form in the instruction booklet	laim here and show we more than two pr s in Part 3.	both priority	and nonprior	ity amounts.
	·	• •			,	Total claim	Priority	Nonpriority amount
2.1	Internal F	Revenue Service				\$500.00	\$500.00	\$0.00
2.1		reditor's Name		Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is	n/a : Check all that	φοσο.σσ	φοσο.σσ	_ ψ0.00
	Dhiladala	hia Dannayika	min 10101	apply.  Contingent				
	Philadelp City	hia Pennsylva State	nia 19101 Zip Code	Unliquidated				
		urred the debt? Check tor 1 only	one.	Disputed				
		tor 2 only		Type of PRIORITY unsecured claim	:			
	Debt	tor 1 and Debtor 2 only		Domestic support obligations				
	At lea	ast one of the debtors ar	nd another	Taxes and certain other debts you government	i owe the			
	Che	ck if this claim relates	to a community debt	Claims for death or personal injurintoxicated	y while you were			
	Is the cla	aim subject to offset?		Other. Specify				
	✓ No Yes			_				
2.2	Ward, La			Last 4 digits of account number		\$36,573.88	\$36,573.88	3 \$0.00
	Priority C 1100 Oa	reditor's Name lkes Rd		When was the debt incurred?	n/a			
	Number	Street		As of the date you file, the claim is	: Check all that			
				apply.				
	Mount P	leasant Wisconsin State		Contingent Unliquidated				
	City Who inc	urred the debt? Check	Zip Code one.	Disputed				
		tor 1 only		Type of PRIORITY unsecured claim	:			
		tor 2 only		✓ Domestic support obligations				
		tor 1 and Debtor 2 only	- d th	Taxes and certain other debts you	ı owe the			
		ast one of the debtors ar		government  Claims for death or personal injur	v while you were			
	_	ck if this claim relates aim subject to offset?	to a community debt	intoxicated	,			
	✓ No  Yes	ann subject to onset?		Other. Specify				

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Debtor 1 Leslie D. Stanback \_\_ Case number (if known) Middle Name First Name Last Name Part 1: Your PRIORITY Unsecured Claims - Continuation Page Total **Priority** Nonpriority After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. claim amount amount Wisconsin Child Support \$10,719.65 \$10,719.65 \$0.00 2.3 Last 4 digits of account number \_ Priority Creditor's Name When was the debt incurred? 201 East Washington Avenue, Second Floor P.O. n/a <u>Box 8</u>916 As of the date you file, the claim is: Check all that Number Street Contingent Unliquidated Madison Wisconsin 53708 City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of PRIORITY unsecured claim: Debtor 2 only ✓ Domestic support obligations Taxes and certain other debts you owe the Debtor 1 and Debtor 2 only government At least one of the debtors and another Claims for death or personal injury while you were intoxicated Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? No Yes

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Debto	r 1 Leslie First Name	D. Middle Name	Stanback Last Name	Case number (if known)	
Part 2	<b>=</b>				
3. D 	o any creditors have nonpriority  No. You have nothing to report  Yes.  ist all of your nonpriority unsecunsecured claim, list the creditor separate.	y unsecured claims a ort in this part. Submi ured claims in the alp parately for each claim.	gainst you?  It this form to the contained or the contain	burt with your other schedules.  The creditor who holds each claim. If a creditor has more the didentify what type of claim it is. Do not list claims already in 3. If you have more than four priority unsecured claims fill ou	cluded in Part 1.
	ago of Fait 2.				Total claim
4.1	AXCSSFN/CNGO Nonpriority Creditor's Name 7755 MONTGOMERY RD STE 4 Number Street		Wh	en was the debt incurred? 2/2017	\$1,838.00
	CINCINNATI Ohio City State Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset?  Yes	Zip Co one. nd another	de Tyr	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify009 InstallmentLoan	
4.2	City of Chicago - Dep't of Revenu Nonpriority Creditor's Name	ne	Las	st 4 digits of account number	\$3,000.00
	PO Box 88292  Number Street  Chicago Illinoi City State  Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset?  No Yes	Zip Co one. nd another	de Typ	of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Parking Tickets	Φ000.00
4.3	ComEd Nonpriority Creditor's Name			st 4 digits of account number	\$600.00
	3 Lincoln Center Number Street  Bankruptcy Section  Oakbrook Terrace Illinoi City State  Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this claim relates Is the claim subject to offset?  No	Zip Co one. nd another	de Typ	of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed De of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Utility	

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Debtor 1 Leslie D. Stanback Case number (if known)

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

[4.4] CREDIT COLL

Last 4 digits of account number 6796 \$494.00

	Tour NONF MONTH Offsecured Claims - Continuation		
	After listing any entries on this page, number them beginning wit	th 4.5, followed by 4.6, and so forth.	Total claim
4.4	CREDIT COLL	Last 4 digits of account number 6796	\$494.00
	Nonpriority Creditor's Name 16 Distributor Drive, Suite 1	When was the debt incurred? 4/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Morgantown West Virginia 26501	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: 11	
	Yes	Other. Specify COMCAST CABLE	
4.5	<u> </u>		<b>#</b> 000 00
4.5	FIRST PREMIER BANK Nonpriority Creditor's Name	Last 4 digits of account number 7229	\$392.00
	Jefferson Capital Systems, LLC PO Box 7999  Number Street	When was the debt incurred? 11/2011	
	c/o Kelly Lukason	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Cloud Minnesota 56302 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
	Is the claim subject to offset?	debts  Other. Specify CreditCard	
	No	<u> </u>	
	Yes		
4.6	Grach, Masini, Hazan & Gurysh, LLP Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	140 South Milwaukee Avenue	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
	Libertyville Illinois 60048 City State Zip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Attorney For - Putz's Properties	
	Is the claim subject to offset?	Other. Specify LLC - NOTICE ONLY	
	<b>✓</b> No		
	Yes		

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Case number (if known) Debtor 1 Leslie First Name Stanback D. Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	I C SYSTEM INC	Last 4 digits of account number 2874	\$494.00
	Nonpriority Creditor's Name PO BOX 64378	When was the debt incurred? 10/2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	SAINT PAUL Minnesota 55164	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	<u></u>	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: Other. Specify COMCAST	
	Yes		
4.8	I C SYSTEM INC	Lock A divide of consumb number 20040	\$215.00
	Nonpriority Creditor's Name	Last 4 digits of account number 2243	ΨΞ.0.00
	PO BOX 64378  Number Street	When was the debt incurred? 6/2016	
	Number Silver	As of the date you file, the claim is: Check all that apply.	
	OAINT DALII	Contingent	
	SAINT PAUL Minnesota 55164 City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA	
	Yes		
4.9	Illinois Secretary of State	Look 4 dimits of a count number	\$0.00
	Nonpriority Creditor's Name	Last 4 digits of account number	
	2701 S Dirksen Pkwy Number Street	When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Springfield Illinois 62723	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts  Other. Specify Notice Only	
	Is the claim subject to offset?		
	✓ No		
	Yes		

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D. Debtor 1 Leslie Stanback Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Law Offices of Ronald J. Hennings, P.C. \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1121 E Main St Number As of the date you file, the claim is: Check all that apply. #150 Contingent Unliquidated Illinois 60174 Saint Charles Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Attorney For - Vista NOTICE Other. Specify ONLY Is the claim subject to offset? **✓** No Yes PHOENIX FINANCIAL SERV \$872.00 4.11 1005 Last 4 digits of account number \_\_ Nonpriority Creditor's Name When was the debt incurred? 9/2017 8902 OTIS AVE STE 103A Number Street As of the date you file, the claim is: Check all that apply. Contingent INDIANAPOLIS 46216 Indiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes US Payday Loans 4.12 \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 8127 South Cicero Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60652 Chicago Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ Loan Is the claim subject to offset? **✓** No

Yes

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Debtor	1 Leslie First Name	D. Middle	Name	Stanback Last Name	Case number (if known)				
Part 2:	Your NONPRIORITY Unsecured Claims - Continuation Page								
	After listing any en	tries on this page,	number them begi	nning with 4.5, fol	llowed by 4.6, and so forth.	Total claim			
4.13	Vista Medical Nonpriority Creditor's Name 1324 N. Sheridan Rd Number Street			When v	digits of account number	\$1,315.34			
	Waukegan City	Illinois State	60085 Zip Code	Unl	ntingent liquidated sputed				
	Who incurred the d	lebt? Check one.		Type of	f NONPRIORITY unsecured claim:				
	Debtor 2 only			Stu	ident loans				
	Debtor 1 and Debtor 2 only				ligations arising out of a separation agreement or orce that you did not report as priority claims				
	At least one of the	ne debtors and anoth	ner		Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt Is the claim subject to offset?  No				ner. Specify Medical				
	Yes								

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Debtor 1 Leslie D. Stanback Case number (if known)

First Na	ne Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	tatistical reporting purp	ooses onl
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$47,293.53	
	6b. Taxes and certain other debts you owe the government	6b.	\$500.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$47,793.53	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$9,820.34	
	6j. Total. Add lines 6f through 6i.	6j.	\$9,820.34	

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Fill in this information to identify your case:							
Debtor 1	Leslie	D.	Stanback				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number			(2)				

#### Official Form 106G

П	Check if this is an
	amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

P	Person or compa	ny with whom you have	the contract or lease	State what the contract or lease is for
	Aarons Name 7311 S. Ashland Number	Street		Furniture Lease, Debtor is Lessee, Furniture Loan/ \$150/mo
	Chicago	Illinois	60636	
	City	State	Zip Code	
2.2	Putz's Properties L	LC		Residential Lease,
	Name			Debtor is Lessee, Residential
	34 Whidden Ave			
	Number	Street		
	Waukegan	Illinois	60085	
	City	State	Zip Code	

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Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Leslie	D.	Stanback			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States F	Bankruptcy Court for the:	Northern	District of Illinois			
Office Offices E	sammapley Court for the.	Northern	(State)			
Case number (If known)						
						Check if this is an
Ott: -: -1	Towns 10011					amended filing
Official	Form 106H					
Schedul	e H: Your Cod	lebtors				12/15
No Yes  Within the	e last 8 years, have you	lived in a community pro	not list either spouse as a control of the state or territory? (Control of the state or territory) (Control of the state of the state or territory) (Control of the state of the state of the state of the state or territory) (Control of the state	ŕ	roperty states and territories inc	clude Arizona, California,
✓ No.	Go to line 3.					
Yes.	Did your spouse, forme	r spouse, or legal equiva	alent live with you at the time	e?		
_ <u>L</u>	No					
	Yes. In which community	y state or territory did yo	u live?	_ Fill in the n	ame and current address of the	at person.
	Name of your spouse, for	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip Code			
	•		-	•	is filing with you. List the pe e creditor on Schedule D (Of	

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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				9			
Fill in this in	nformation to identify	your case:					
Debtor 1	Leslie	D.	Stanba	ack			
	First Name	Middle Name	Last N	ame	Che	eck if this is:	
Debtor 2	g) First Name	Middle Noves	L a at N		_	An amended filing	
(opouse, ii iiiii	9) First Name	Middle Name	Last N			A supplement showing p	oct-potition chapter 19
	s Bankruptcy Court for	Northern	_ District of Illi			expenses as of the follov	
the: Case numbe	er		(8	itate)		•	
(If known)	-					MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/15
information spouse. If m number (if k	about your spouse. I		d your spous	se is not filing	g with you, do	not include informati	on about your
_	ur employment		Debtor 1			Debtor 2	
informat	ion.	Employment status		<b>√</b> Employed		- Employed	
_	If you have more than one job, attach a separate page with	p,		nployed		Employed  Not Employed	
	on about additional		LINOTE	прюува		Not Employed	
employe	S.	Occupation	Driver				
	oart time, seasonal, or loyed work.	Employer's name	Armco LL	0			
·		Employer's address	1954 First Street Number Street				
	on may include student maker, if it applies.					Number Street	
			Suite 187			_	
			Highland	Illinois	60035		
			Park City	State	Zip Code	City	State Zip Code
		How long employed	10 month		Zip Code		
		there?	10 111011111	<u> </u>			
Part 2: G	ive Details About N	Nonthly Income					
spouse unle	ess you are separated.	the date you file this form e more than one employer, et to this form.	-	information for		•	
					DODIO! I	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2	\$2,608.69		_
3. Estima	ite and list monthly ove	rtime pay.		3.	+ \$0.00		_
4. Calcul	ate gross income. Add li	ne 2 + line 3.		4.	\$2,608.69		7

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Debto	or 1Leslie First Name		Stanback Last Name		Case numbei known)	(if		
	riiot raino	inidalo Nanto	Last Hamo		For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		<b>→</b> 4	١.	\$2,608.69			
5. List	all payroll ded							
5a.	Tax, Medicare,	and Social Security deductions	5	āa.	\$588.88			
5b.	Mandatory cor	ntributions for retirement plans	5	b.	\$0.00			
5c.	Voluntary cont	ributions for retirement plans	5	ōc.	\$0.00			
5d.	Required repay	yments of retirement fund loans	5	īd.	\$0.00			
5e.	Insurance		5	ēe.	\$0.00			
5f.	Domestic supp	ort obligations	5	öf.	\$0.00			
5g.	Union dues		5	īg.	\$0.00			
5h.	Other deduction	ons. Specify: Child Support	_ 5	5h. +	\$152.30 +			
6. <b>Add</b> +5h.	I the payroll ded	<b>ductions.</b> Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6	S.	\$741.17			
7. Cald	culate total mo	nthly take-home pay. Subtract line 6 from line	4. 7	7.	\$1,867.52			
8. List	all other incon	ne regularly received:						
8a.	business, profe	•						
		ent for each property and business showing ordinary and necessary business expenses, and	g	Ba.	\$0.00			
8b	Interest and di			Bb.	\$0.00			
		payments that you, a non-filing spouse, or a			40.00			
	Include alimony	, spousal support, child support, maintenance, nt, and property settlement.	8	Bc.	\$0.00			
8d.	Unemployment	t compensation	8	ßd.	\$0.00			
8e.	Social Security	•	8	Be.	\$0.00			
	Include cash ass	ent assistance that you regularly receive istance and the value (if known) of any non- that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es		Bf.	\$0.00			
8g.	Pension or reti	rement income	8	ßg.	\$0.00			
8h.	Other monthly	income. Specify:	8	3h. +	\$0.00 +			
9. <b>Add</b>	l all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9	). [	\$0.00			
	•	income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp		10.	\$1,867.52 +		=	\$1,867.52
Inc frier	lude contribution nds or relatives.	gular contributions to the expenses that you is from an unmarried partner, members of your amounts already included in lines 2-10 or amounts.	household	, your	dependents, your roomn			
Spe	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in n the Summary of Schedules and Statistical Sur					12.	\$1,867.52
								Combined monthly income
13. <b>Do</b>	No.	increase or decrease within the year after y	you file thi	s form	?			
Ė	Yes. Explain:							

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E					
Fill in this infor	mation to identify y	our case:			
Debtor 1	Leslie	D.	Stanback		
Dalata a O	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court fo	r the: Northern [	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<del>/</del>
Official	Form 106	<u>8J</u>			
Schedul	e J: Your E	xpenses			12/15
information. If (if known). Ans	more space is nee wer every questio				
	cribe Your Hous	sehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live i	n a separate household?			
Г	No				
	Yes. Debtor 2 m	ust file Official Forms 106J-2, Expen	ses for Separate Household of Deb	tor 2.	
2 Do you hav	┛ e dependents? 『	□ No			
Do not list D		<b>_</b>	Damandantia nalatianahin ta	Damandantia	Dana damandant liva
Debtor 2.	ebtor i and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	13 years	No.
					✓ Yes.
			Child	11 years	No.
					Yes.
			Child	5 years	No.
			Child	10	Yes.
			Child	19 years	Yes.
3 Do your ove	penses include				
		<b>√</b> No			
than yourself and		Yes			
dependents					
Part 2: Estin	mate Your Ongo	oing Monthly Expenses			
		our bankruptcy filing date unless y			
expenses as of applicable da		bankruptcy is filed. If this is a sup	plemental Schedule J, check the	box at the top of the	form and fill in the
		non-cash government assistance i ded it on Schedule I: Your Income			Your expenses
	or home ownershor the ground or lot.	nip expenses for your residence. In 4.	clude first mortgage payments and		<b>\$650.00</b>
If not incl	uded in line 4:				
4a. Real es	state taxes				4a <b>\$0.00</b>
4b. Proper	rty, homeowner's, o	or renter's insurance			4b. <b>\$0.00</b>
4c. Home	maintenance, repai	r, and upkeep expenses			4c. <b>\$0.00</b>

4d.

\$0.00

4d. Homeowner's association or condominium dues

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Debtor 1 Leslie D. Stanback Case number (if known)
First Name Middle Name Last Name

riist Name	Middle Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	s	6a.	\$150.00
6b. Water, sewer, garbage co	lection	6b.	\$60.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$155.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	plies	7.	\$293.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$30.00
10. Personal care products an	d services	10.	\$20.00
11. Medical and dental expens	ses	11.	\$0.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$80.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance ded	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$50.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$69.00
15d. Other insurance. Specify	<u>:</u>	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicle	2	17b	\$0.00
17c. Other. Specify: Furnitur	re Loan	17c	\$100.00
17d. Other. Specify:		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	le I, Your Income (Official Form 106I).	18.	
19. <b>Other payments you make</b> Specify:	to support others who do not live with you.	40	
	oo wat inglijded in lings 4 au E of this farm ay an Cahadula I. Vous Income	19.	\$0.00
20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	20a	\$0.00
20b. Real estate taxes.	··· <b>,</b>	20a 20b	\$0.00
20c. Property, homeowner's,	or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and		20d	\$0.00
20e. Homeowner's association		20d 20e	\$0.00
		206	<u> </u>

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Debtor 1 Leslie		D.	Stanback	Case number (if known)		
First N		Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expenses	<b>5.</b>				\$1,657.00
	nes 4 through 21.					\$0.00
, ,	line 22 (monthly expense		\$1,657.00			
22c. Add lir	ne 22a and 22b. The resu	22.				
23. Calculate	your monthly net incom	ne.				
23a. Copy	ine 12 (your combined m		23a	\$1,867.52		
23b. Copy	your monthly expenses f		23b	\$1,657.00		
23c. Subtract your monthly expenses from your monthly income.						\$210.52
The re	sult is your monthly net	income.			23c	
			loan within the year or do yo modification to the terms of			

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Fill in this information to identify your case:							
Debtor 1	Leslie	D.	Stanback				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number (If known)							

## Official Form 106Dec

## Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to I	help you fill out bankruptcy forms?	
	✓ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Leslie Stanback	*	
	Signature of Debtor 1	Signature of Debtor 2	
	Date 3/1/2018	Date	
	Date 3/1/2018 MM/DD/YYYY	Date	

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Fill i	n this ir	nforma	ation to identify your c	ase:					
Deb	tor 1	-	_eslie	D.	Stant				
Deb	tor 2		First Name	Middle	Name Last	Name			
	use, if filir	ng) j	First Name	Middle	Name Last	Name	<u> </u>		
Unit	ed State	es Bar	kruptcy Court for the:	Northern	District of	Illinois (State)	_		
Case (If knd	e numb own)	oer _			'	(State)	_		
Of	ficia	al F	orm 107						Check if this is a amended filing
Sta	atem	nen	t of Financia	I Affairs 1	for Individua	ls Filing f	or Bankru	ıptcy	04/10
info	rmatio	n. If r		ed, attach a sep	narried people are fili parate sheet to this fo				supplying correct your name and case
Par	t 1: G	Give C	etails About Your	Marital Status	and Where You Li	ved Before			
1.	Wha	t is yo	ur current marital st	atus?					
		Marri Not m	ed arried						
2.	Durii	ng the	last 3 years, have yo	ou lived anywher	e other than where yo	ou live now?			
	Ľ	No Yes. L	ist all of the places yo	ou lived in the las	st 3 years. Do not inclu	ide where you liv	re now.		
		Debto	or 1:		Dates Debtor 1 live there	ed Debtor 2	:		Dates Debtor 2 lived there
						Same	e as Debtor 1		Same as Debtor 1
		Numb	er Street		From	Number 9	Street		From To
		City	State	Zip Code		City	State	Zip Code	
	_					Same	e as Debtor 1		Same as Debtor 1
		Numb	er Street		From	Number S	Street		From To
	_	City	State	Zip Code		City	State	Zip Code	
3.	and te	rritorie. O	s include Arizona, Califo	omia, Idaho, Loui	pouse or legal equival siana, Nevada, New Me Codebtors (Official Fo	xico, Puerto Rico,			ommunity property states

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Case number (if known)

Stanback

D.

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$4424.51 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$28023.18 For last calendar year: commissions, commissions, 2017 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$23330.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2016) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017 For the calendar year before that: (January 1 to December 31, 2016

Debtor 1 Leslie

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D. Stanback Debtor 1 Leslie Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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tor 1 Leslie	D.	Sta	nback	Case number	(if known)
First Name	Middle Name	Last	Name		
Insiders include your rela corporations of which yo agent, including one for such as child support an	a business you operate as	s; relatives of any g person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	
No					
Yes. List all payme	nts to an insider.	Dalacas	Tabel and and	A	Decree for the control
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City Sta	ate Zip Code				
Insider's Name					
N Ol					
Number Street					
City Sta	ate Zip Code				
insider? Include payments on del  No	ots guaranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
Insider's Name					
Number Street					
City Sta	ate Zip Code				
Insider's Name					
moider 5 Name					
Number Street					
City Sta	ate Zip Code				

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Case number (if known)

Stanback

D.

Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Civil Pending Lake County Circuit Court Putz's Properties LLC v. Kennedy Court Name 1792 N Nicole Ln Case number NumberStreet Concluded 17 LM 1700 Round Lk Bch Illinois 60073 City State Zip Code Case title Civil Lake County Circuit Court Pending Putz's Properties LLC v. Kennedy Court Name On appeal 1792 N Nicole Ln Case number **NumberStreet** Concluded 17 LM 177 Round Lk Bch Illinois 60073 City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Debtor 1 Leslie

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Debt	tor 1	Leslie	D.	Stanback	Case number (if known	)	
		First Name	Middle Name	Last Name			
11.		thin 90 days before you filed counts or refuse to make a			ank or financial institution,	set off any amou	nts from your
	<b>✓</b>	No					
		Yes. Fill in the details.					
				Describe the action the	e creditor took	Date action was taken	Amount
		Creditor's Name					·
		Number Street					
		Number Street		Last 4 digits of account i	numher: XXXX-		
				Last 1 digits of associate	10111501. 70 VOX		
		City State	Zip Code				
12.		hin 1 year before you filed foointed receiver, a custodia			possession of an assignee fo	or the benefit of o	creditors, a court-
	<b>V</b>	No					
		Yes					
Part	5:	List Certain Gifts and C	ontributions				
10	\A/:	ithin O was before you file	d for boulenmeton did	very give only gifte with a t	atal value of more than \$600	0	
13.	VVI	ithin 2 years before you filed	d for bankruptcy, did	you give any gifts with a to	otal value of more than \$600	u per person?	
	✓						
	L	Yes. Fill in the details for e	each gill.				
		Gifts with a total value of per person	more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

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	Leslie	D.	Stanback	Case number (if known	1)	
	First Name	Middle Name	Last Name			
l. Wi	thin 2 years before you filed	for bankruptcy, did	you give any gifts or contributions	s with a total value o	f more than \$600	to any charity?
	No					
✓						
	Yes. Fill in the details for ea	ach gift or contribution	on.			
	Gifts or contributions to c	harities	Describe what you contribute	d	Date you	Value
	that total more than \$600		,		contributed	
			_			
	Charity's Name					
			_			
	Number Street		-			
	City State	Zip Code	-			
	_	,				
rt 6:	List Certain Losses					
ga ✓	mbling?  No Yes. Fill in the details.					
	Describe the property you how the loss occurred	lost and	Describe any insurance cover Include the amount that insurant pending insurance claims on lin	ice has paid. List	Date of your loss	Value of property lost
			A/B: Property.			
	_					
rt 7:	List Certain Payments of	or Transfers				
ab	out seeking bankruptcy or p	reparing a bankrup				anyone you consulted
ab	out seeking bankruptcy or p clude any attorneys, bankruptcy No	reparing a bankrup				anyone you consulted
ab	out seeking bankruptcy or p clude any attorneys, bankruptcy	reparing a bankrup	tcy petition?			anyone you consulted
ab	out seeking bankruptcy or p clude any attorneys, bankruptcy No	reparing a bankrup	tcy petition?	ces required in your ba	Date payment or transfer	Amount of payment
ab	out seeking bankruptcy or pelude any attorneys, bankruptcy No Yes. Fill in the details.	reparing a bankrup	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	out seeking bankruptcy or pelude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm	reparing a bankrup	tcy petition? or credit counseling agencies for service Description and value of any p	ces required in your ba	Date payment or transfer	Amount of
ab	out seeking bankruptcy or pelude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	reparing a bankrup	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	out seeking bankruptcy or p clude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 5101 Washington Street	reparing a bankrup	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	out seeking bankruptcy or pelude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	reparing a bankrup	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	out seeking bankruptcy or pelude any attorneys, bankruptcy No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street	reparing a bankrup	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29	reparing a bankrupi y petition preparers, o	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gumee Illinois	reparing a bankrupi y petition preparers, o	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29	reparing a bankrupi y petition preparers, o	tcy petition? or credit counseling agencies for service  Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gurnee Illinois City State	reparing a bankrupi y petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gumee Illinois	reparing a bankrupi y petition preparers, o	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gumee Illinois City State Email or website address	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gurnee Illinois City State	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gumee Illinois City State Email or website address	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gumee Illinois City State Email or website address	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid Sity State Email or website address Person Who Made the Paym Person Who Was Paid Find Sity State  Email or website address Person Who Was Paid	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Number Street Unit 29 Gumee Illinois City State Email or website address Person Who Made the Paym	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid Sity State Email or website address Person Who Made the Paym Person Who Was Paid Find Sity State  Email or website address Person Who Was Paid	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid Sity State Email or website address Person Who Made the Paym Person Who Was Paid Find Sity State  Email or website address Person Who Was Paid	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Unit 29 Gurnee Illinois City State Email or website address Person Who Was Paid Number Street Unit 29 Gurnee Illinois Nate Email or website address Person Who Made the Paym Person Who Was Paid Number Street	reparing a bankrupt y petition preparers, o  60031  Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid Sity State Email or website address Person Who Made the Paym Person Who Was Paid Find Sity State  Email or website address Person Who Was Paid	reparing a bankrupt y petition preparers, o 60031 Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Unit 29 Gurnee Illinois City State Email or website address Person Who Was Paid Number Street  Unit 29 Gurnee Illinois City State  Email or website address  Person Who Was Paid Number Street	reparing a bankrupt y petition preparers, o  60031  Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Unit 29 Gurnee Illinois City State Email or website address Person Who Was Paid Number Street Unit 29 Gurnee Illinois Nate Email or website address Person Who Made the Paym Person Who Was Paid Number Street	reparing a bankrupt y petition preparers, o  60031  Zip Code	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment
ab	Semrad Law Firm Person Who Was Paid 5101 Washington Street Unit 29 Gurnee Illinois City State Email or website address Person Who Was Paid Number Street  Unit 29 Gurnee Illinois City State  Email or website address  Person Who Was Paid Number Street	reparing a bankrupity petition preparers, of	tcy petition? or credit counseling agencies for service Description and value of any parameters.	ces required in your ba	Date payment or transfer was made	Amount of payment

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Debtor 1		D.	Stanback	_ Case number (if kno	wn)	
	First Name	Middle Name	Last Name			
he	thin 1 year before you filed by you deal with your cred not include any payment or	itors or to make paym		behalf pay or transf	fer any property to a	anyone who promised to
<u>~</u>	No Yes. Fill in the details.					
_	•		Description and value of any transferred	property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State	Zip Code				
		·				
<b>the</b> Inc	ordinary course of your b	ousiness or financial af and transfers made as s	ecurity (such as the granting of a se			
<b>✓</b>	No					
	Yes. Fill in the details.					
			Description and value of pro transferred		any property or received or debts p ge	Date paid transfer was made
	Person Who Received Tra	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
	Person Who Received Tra	nsfer				
	Number Street					
	City State Person's relationship to yo	Zip Code ou				
be	thin 10 years before you fi neficiary? lese are often called asset-pr		d you transfer any property to a s	elf-settled trust or s	imilar device of whi	ch you are a
<u>~</u>	No Yes. Fill in the details.					
L	Tres. Till III tile detalls.		Description and value of the	property transferre	ed	Date transfer was made
	Name of trust					

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Debtor 1 Leslie D. Stanback Case number (if known)
First Name Middle Name Last Name

art 8	List Certain Financial Accounts, Instru	iments, Safe Deposit Boxes, a	and Storage Units	
! !	Within 1 year before you filed for bankruptcy, w moved, or transferred? Include checking, savings, money market, or other cooperatives, associations, and other financial instit	financial accounts; certificates of de	-	
	✓ No  ✓ Yes. Fill in the details.			
•		Last 4 digits of account number	Type of account or instrument	Date Last balance before closed, sold, moved, or transferred
	Person Who Was Paid	_ XXXX-	Checking Savings	
	Number Street	<del>-</del> -	Money market  Brokerage	
	City State Zip Code	_	Other	
	Person Who Was Paid	_ XXXX-	Checking Savings	
	Number Street	_	Money market  Brokerage	
	City State Zip Code	_	Other	
	✓ No ✓ Yes. Fill in the details.	Who else had access to it?	Describe the conter	Do you still have it?
	Name of Financial Institution	Name		☐ No
	Number Street	Number Street		Yes
	City State Zip Code	City State Zip	Code	
	,			_
	Have you stored property in a storage unit or pl	ace other than your home within	1 year before you filed for bankr	uptcy?
	Yes. Fill in the details.			
		Who else had access to it?	Describe the conter	nts Do you still have it?
	Name of Storage Facility	Name		□ No
	Number Street	Number Street		Yes
		City State Zip	Code	
	City State Zip Code			

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Stanback Debtor 1 Leslie Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Leslie		D.		tanback	Cas	e number (i	fknown)		
		First Name		Middle Name	Li	ast Name					
26.	Hav	e you been a part No	y in any judi	cial or adminis	trative proce	eeding under	any environmer	ntal law? In	clude settlei	ments and ord	ders.
	H	Yes. Fill in the de	tails.								
	ш				Court or ag	rencv		Nature	of the case		Status of the
					Court or a	geney		Hataro	or the ouse		case
		Case title									Don din a
					Court Name	e					Pending
					Nl O.	1					On appeal
		Case number			NumberStre	eet					Concluded
					City	State	Zip Code				Concluded
		1					•				
Part	11:	Give Details Al	bout Your I	Business or C	connection	s to Any Bu	ısiness				
27.	With	nin 4 years before			_			_		o any busines	ss?
							r activity, either f	ull-time or p	oart-time		
					(LLC) or limit	ed liability pa	artnership (LLP)				
		A partner in	-								
		_		anaging execut	-						
		An owner of	at least 5% o	of the voting or	equity secu	rities of a cor	poration				
	<b>V</b>	No. None of the a	above applie	es. Go to Part 1	2.						
	Ħ	Yes. Check all the				ow for each l	ousiness.				
	ш		ar app.y acc				ure of the busine	, ee	Employer I	Identification	number Do not
					<b>D</b> C30	mbe the nat	are or the busine	.55			number or ITIN.
									EIN:		
		Business Name									
		Number Street							Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	То	
					Desc	ribe the nat	ure of the busine	ess	Employer I	Identification	number Do not
					2000						number or ITIN.
									EIN:		
		Business Name									
		Number Street			_				Dates busi	iness existed	
					Nam	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	То	
					Desc	ribe the nat	ure of the busine	ess			number Do not number or ITIN.
										ciai Security	number of film.
		Business Name			_				EIN:		
		Number Street							Dates busi	iness existed	
		-			Nam —	e of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Deb	tor 1 Leslie		D.	Stanback	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or	s before you filed fo other parties.	r bankruptcy, did y	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
		n the details below.			
	<del></del>			Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part	t 12: Sign Be	elow			
t	true and corre a bankruptcy c	ct. I understand tha ase can result in fil	t making a false sta	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Leslie Stanb	ack		×
		Signature of Debto	r 1		Signature of Debtor 2
		Date 3/1/2018			Date
ſ	Did you attach	additional pages to	Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
[	No				
L	Yes				
	Did you pay or	agree to pay some	one who is not an a	ttorney to help you fill out I	pankruptcy forms?
[	<b>✓</b> No				
[	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

## **UNITED STATES BANKRUPTCY COURT**

		North	ern District of Illinois	3	
In re	Leslie D. Stanback		_	Case No.	
	Debtor		_		(If known)
				Chapter	Chapter 13
	DISCLOSURE OF	COMPEN	SATION OF A	TTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the	filing of the petition in ban	kruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to ac	ccept			\$4,000.00
	Prior to the filing of this statement I h	nave received			\$300.00
	Balance Due				\$3,700.00
2.	. The source of the compensation paid	d to me was:			
	Debtor	Otl	ner (specify)		
3.	. The source of the compensation paid	d to me is:			
	Debtor	Otl	ner (specify)		
4.	I have not agreed to share the ab members and associates of my la		ompensation with any oth	er person unless the	ey are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of	the agreement, together v		
5.	. In return for the above-disclosed fee,	I have agreed to	render legal service for al	l aspects of the bank	kruptcy case, including:
	<ul> <li>a. Analysis of the debtor's finan bankruptcy;</li> </ul>	cial situation, ar	nd rendering advice to the	debtor in determinin	ng whether to file a petition in
	b. Preparation and filing of any	petition, schedu	les, statements of affairs a	nd plan which may b	oe required;
	c. Representation of the debtor	at the meeting o	f creditors and confirmation	on hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor	in adversary pro	ceedings and other contes	sted bankruptcy mat	ters;
6.	. By agreement with the debtor(s), the	above-disclosed	I fee does not include the	following services:	
			CERTIFICATION		
	certify that the foregoing is a complet cor(s) in this bankruptcy proceedings.	e statement of a	ny agreement or arrangem	ent for payment to r	me for representation of the
	3/1/2018		/s/ N	Nathan Delman	
	Date		Signa	ature of Attorney	
			Ser	mrad Law Firm	
			Na	me of law firm	

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/1/2018	
Signed	:	
/s/ Lesl	ie Stanback	
		/s/ Nathan Delman
Debtor(	(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

## **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

## Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

## Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

# Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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## **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Stanback, Leslie D.  Debtor(s)	Case No	
	Desici(s)	Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX
Th knowledge	ne above named Debtors hereby verify a.	that the attached list of creditors is to	rue and correct to the best of their
Date:	3/1/2018	/s/ Stanback, Le Stanback, Leslie Signature of De	e D.

AXCSSFN/CNGO 7755 MONTGOMERY RD STE 4 CINCINNATI, OH, 45236

PHOENIX FINANCIAL SERV 8902 OTIS AVE STE 103A INDIANAPOLIS, IN, 46216

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

CREDIT COLL 16 Distributor Drive, Suite 1 Morgantown, WV, 26501

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

City of Chicago - Dep't of Revenue PO Box 88292 Chicago, IL, 60608

US Payday Loans 428 E 162nd St South Holland, IL, 60473

Illinois Secretary of State 213 State Capitol Springfield, IL, 62756

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Internal Revenue Service PO Box 7346 Philadelphia, PA, 19101

Wisconsin Child Support 201 East Washington Avenue, Second Floor P.O. Box 8916 Madison, WI, 53708 Ward, Latoya 1100 Oakes Rd Mount Pleasant, WI, 53406

Grach, Masini, Hazan & Gurysh, LLP 140 South Milwaukee Avenue Libertyville, IL, 60048

Vista Medical 1324 N. Sheridan Rd Waukegan, IL, 60085

Law Offices of Ronald J. Hennings, P.C. 1121 E Main St #150 Saint Charles, IL, 60174

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

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The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$3,700.00; and \$61.76 for expenses, leaving a balance due of \$4,071.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	3/1/2018	*
Signed	:	~
/s/ Lesl	ie Stanback	
Ly	L' Shfeek	/s/ Nathan Delman
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Leslie First Name		Stanback Last Name	Case number (if known)	
Part 6: Answer These Qu	estions for Reporting Purposes	1951 51150		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or ir No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts yo	primarily for a personal business debts? Business debts?	I, family, or household ness debts the ne operation of the bus	purpose." at you incurred to obtain iness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fu		fter any exempt property istribute to unsecured cre	is excluded and administrative editors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,00		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?  Part 7: Sign Below	☐ \$0-\$50,000  ☑ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001-	\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	I have examined this petition, an correct.  If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance witl I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 15  /s/ Leslie Stanback Signature of Debtor 1  Executed on 3/1/2018	apter 7, I am aware that understand the relief at understand the relief at I I did not pay or agree the dand read the notice of the chapter of title 11 ement, concealing propose can result in fines up 519, and 3571.	I may proceed, if eligible vailable under each chase o pay someone who is required by 11 U.S.C. § , United States Code, serty, or obtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill \$342(b). specified in this petition. By or property by fraud in sonment for up to 20 years, or

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Leslie	D.	Stanback
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number (If known)	<del></del>		(State)

## Official Form 106Dec

Check if this is an amended filing

## **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	w	
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Leslie Stanback Lesh Street	<b>x</b>
	Signature of Debtor 1	Signature of Debtor 2
	Date 3/1/2018 MM/DD/YYYY	Date MM/DD/YYYY

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Debtor '	The state of the s	D.	Stanback	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	ithin 2 years before editors, or other pa	you filed for bankruptcy, did arties.	you give a financial stater	nent to anyone about your business? Include all financial institutions,
V	No Yes. Fill in the de	tails below.		
	-		Date issued	
	Name		MM/DD/YYYY	-
	Number Street	N/		
	City	State Zip Code	·	
		2.p 0000		
Part 12	Sign Below			
true	and correct. I und	erstand that making a false s result in fines up to \$250,000 Leslie Stanback	tatement, concealing prop	ments, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signat	ure of Debtor 1		Signature of Debtor 2
	Date	3/1/2018		Date
Did	you attach addition	nal pages to Your Statement	of Financial Affairs for Indi	riduals Filing for Bankruptcy (Official Form 107)?
	No			
	Yes			
Did	you pay or agree to	pay someone who is not an	attorney to help you fill ou	bankruptcy forms?
V	No			
	Yes. Name of perso	n		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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## **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

In re:	Stanback, Leslie D.	Case No	
	Debtor(s)	Case No.	
		Chapter. Chapter13	
	VERIFICA	TION OF CREDITOR MATRIX	
Th knowledge	ne above named Debtors hereby verify the.	at the attached list of creditors is true and correct to the best of thei	ir
Date:	3/1/2018	/s/ Stanback, Leslie D.  Stanback, Leslie D.  Signature of Debtor	1

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Debt	or 1 Leslie	D.	Stanback	Case number (if known)		
	First Name	Middle Name	Last Name			
16.	16. Calculate the median family income that applies to you. Follow these steps:					
	16a. Fill in the state in w	hich you live.	Illinois			
	16b. Fill in the number o	f people in your household.	5			
		mily income for your state and s	ze of		\$102,872.00	
	household	fied in the concrete instructions f		a list of applicable median income amounts, go online		
17	using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.  17. How do the lines compare?					
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined					
	under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).					
	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11					
	U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.					
	∴ (X 5a 5c	· ·				
Part	3: Calculate Your C	ommitment Period Under	11 U.S.C. §1325(b)(	4)		
18.	Copy your total averag	e monthly income from line 11	•		\$2,246.26	
19.	Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.					
		ment does not apply, fill in 0 on			-\$0.00	
	19b. Subtract line 19a	from line 18.			\$2,246.26	
20.	Calculate your current	monthly income for the year.	Follow these steps:		11	
	20a. Copy line 19b.				\$2,246.26	
	Multiply by 12 (the	number of months in a year).			x 12	
	20b. The result is your co	urrent monthly income for the ye	ar for this part of the form	n.	\$26,955.12	
	20c. Copy the median fa	mily income for your state and s	ze of household from lin	e 16c.	\$102,872.00	
21. How do the lines compare?						
		line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on the	op of page 1 of this form, check box 3, The		
	Line 20b is more that 4, The commitment	an or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	nerwise ordered by the c	ourt, on the top of page 1 of this form, check box		
Part 4: Sign Below						
	By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.					
	e in a single Att of the					
Signature of Debtor 1  Signature of Debtor 2						
	Date 3/1/2018		, n	ate		
	MM/DD/Y	<del>77</del> 7	D	MM/DD/YYYY		
	If you checked 17a, do NOT fill out or file Form 1990 9					
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14					
above.						